

## IN THE CLAIMS

1. (Currently amended) A computer-implemented method for the dynamic verification of a consumer engaged in a transaction with a merchant and authorization of the transaction, the method comprising the steps of:

(a) receiving a consumer transaction data set including a plurality of data fields into a central credit issuer database;

(b) determining, by a processor of a credit issuer, a processing queue based upon the data contained in at least one of the data fields in the consumer transaction data set, the processing queue including a plurality of prioritized target transactions;

(c) comparing, by the processor, at least one data field from the consumer transaction data set directed to the consumer engaged in the prioritized target transaction with at least one data field in at least one of the central credit issuer database and a third party database;

(d) determining, by the processor, an identifier based upon the comparison;

(e) transmitting, by the processor, information based on the identifier to the merchant instructing the merchant of an action to take, wherein the transmitting is completed prior to at least one of goods being shipped by the merchant to the consumer and services being performed by the merchant and wherein the action is based on ~~non-merchant defined rules~~ at least the processing queue determined by the credit issuer; and

(f) if further action is needed, determining a verification queue of prioritized verification target consumers at least partially based upon the identifier and performing an action directed to at least one of the verification target consumers and a verification target transaction, wherein the verification queue is dynamically determined and modified in a real-time format and determined based upon a set of predetermined rules directed to at least one of the data fields of at least one of the consumer transaction data set, the central credit issuer database and the identifier.

2. (Previously presented) The method of claim 1, further comprising the step of contacting the consumer to verify the transaction based upon the identifier in step (d).

3. (Original) The method of claim 1, wherein at least one of steps (b)-(d) are performed by a central credit issuer.

4. (Original) The method of claim 1, wherein at least one of steps (a)-(d) are automatically performed by a computing device.

5. (Original) The method of claim 4, wherein the computing device is at least one of a personal computer, a networked device, a laptop, a palmtop, a personal digital assistant and a server.

6. (Previously presented) The method of claim 1, wherein the consumer transaction data set includes at least one field populated with data reflecting the transaction and/or the consumer.

7. (Previously presented) The method of claim 1, wherein the central credit issuer database includes a plurality of fields populated with data reflecting the consumer.

8. (Previously presented) The method of claim 1, wherein the third party database includes a plurality of fields populated with data reflecting the consumer.

9. (Original) The method of claim 1, wherein the central credit issuer database includes at least one sub-database containing at least one field therein.

10. (Original) The method of claim 9, wherein the central credit issuer database includes at least one of:

(i) a transaction database including fields populated by data reflecting transaction information;

(ii) a verification database including fields populated by data reflecting verification information; and

(iii) a credit issuer database including fields populated by data reflecting credit issuer information.

11. (Previously presented) The method of claim 1, further comprising the step of receiving a third party data set from at least one third party database into the central credit issuer database.

HAYNES AND BOONE, LLP

18200 Von Karman  
SUITE 725  
Irvine, CA 92612  
(949) 752-7040  
FAX (214) 200-0853

12. (Previously presented) The method of claim 1, further comprising the step of receiving a credit issuer consumer credit history data set from a credit issuer into the central credit issuer database.

13. (Previously presented) The method of claim 1, further comprising the step of categorizing the prioritized target transaction based upon the identifier, thereby providing a categorized target transaction.

14. (Previously presented) The method of claim 13, wherein an action is performed based upon the categorized target transaction.

15. (Original) The method of claim 14, wherein the action is at least one of:

- (i) interacting with the merchant;
- (ii) interacting with the customer;
- (iii) communicating with the merchant;
- (iv) communicating with the customer;
- (v) gathering additional transaction data;
- (vi) gathering additional customer data;
- (vii) gathering additional merchant data;
- (viii) approving the categorized transaction;
- (ix) denying the categorized transaction;
- (x) queuing the categorized transaction for further delayed action;
- (xi) interacting with the central credit issuer database; and
- (xii) requesting further data from at least one of the customer, the merchant, a credit issuer, a credit issuer database, a third party and a third party database.

16-19. (Canceled).

20. (Original) The method of claim 1, wherein the processing queue is dynamically determined and modified in a real-time format.

21. (Original) The method of claim 1, wherein the processing queue is determined based upon a set of predetermined rules directed to at least one of the data fields of the consumer transaction data set.

22. (Previously presented) The method of claim 1, further comprising the step of providing an indicator to a user, the indicator based upon the determined identifier.

23. (Original) The method of claim 22, wherein the indicator is at least one of:

- (i) a visual indicator that is at least one of a letter, a symbol, a term, a word, a phrase, a number, a color, a picture and a visual representation; and
- (ii) an audio indicator that is at least one of a sound, an alarm, an audio file, a digital sound, and an analog sound.

24. (Previously presented) An apparatus for dynamically verifying a consumer engaged in a transaction with a merchant and authorizing the transaction, the apparatus comprising: a storage mechanism including a central credit issuer database; an input mechanism for transmitting a consumer transaction data set including a plurality of data fields to the central credit issuer database; and a processor mechanism configured to:

- (i) determine a processing queue based upon the data contained in at least one of the data fields in the consumer transaction data set, the processing queue including a plurality of verification target transactions;
- (ii) compare at least one data field from the consumer transaction data set directed to the consumer engaged in the verification target transaction with at least one data field in at least one of the central credit issuer database and a third party database;
- (iii) determine an identifier based upon the comparison;
- (iv) transmit information based on the identifier to the merchant instructing the merchant of an action to take, wherein the processor mechanism transmits the information prior to goods being shipped by the merchant to the consumer and/or services being performed by the merchant and wherein the action is based on ~~non-merchant defined rules~~ at least the processing queue determined by the credit issuer;  
and
- (v) if further action is needed, determine a verification queue of prioritized verification target consumers at least partially based upon the identifier and perform

an action directed to at least one of the verification target consumers and a verification target transaction, wherein the verification queue is dynamically determined and modified in a real-time format and determined based upon a set of predetermined rules directed to at least one of the data fields of at least one of the consumer transaction data set, the central credit issuer database and the identifier.

25. (Original) The apparatus of claim 24, wherein the processor mechanism is a computing device.

26. (Original) The apparatus of claim 25, wherein the computing device is at least one of a personal computer, a networked device, a laptop, a palmtop, a personal digital assistant and a server.

27. (Original) The apparatus of claim 24, wherein the input mechanism is at least one of a direct-input device, a keyboard, a transmission device, a modem, a network and the Internet.

28. (Previously presented) The apparatus of claim 24, wherein the consumer transaction data set includes at least one field populated with data reflecting the consumer.

29. (Previously presented) The apparatus of claim 24, wherein the central credit issuer database includes a plurality of fields populated with data reflecting the consumer.

30. (Previously presented) The apparatus of claim 24, wherein the third party database includes a plurality of fields populated with data reflecting the consumer.

31. (Original) The apparatus of claim 24, wherein the central credit issuer database includes at least one sub-database containing at least one field therein.

32. (Original) The apparatus of claim 31, wherein the central credit issuer database includes at least one of:

(i) a transaction database including fields populated by data reflecting transaction information;

(ii) a verification database including fields populated by data reflecting verification information; and

(iii) a credit issuer database including fields populated by data reflecting credit issuer information.

33. (Previously presented) The apparatus of claim 24, wherein the prioritized target transaction is categorizing based upon the identifier, thereby providing a categorized target transaction.

34. (Previously presented) The apparatus of claim 33, wherein an action is performed based upon the categorized target transaction.

35. (Original) The apparatus of claim 34, wherein the action is at least one of:

- (i) interacting with the merchant;
- (ii) interacting with the customer;
- (iii) communicating with the merchant;
- (iv) communicating with the customer;
- (v) gathering additional transaction data;
- (vi) gathering additional customer data;
- (vii) gathering additional merchant data;
- (viii) approving the categorized transaction;
- (ix) denying the categorized transaction;
- (x) queuing the categorized transaction for further delayed action;
- (xi) interacting with the central credit issuer database; and
- (xii) requesting further data from at least one of the customer, the merchant, a credit issuer, a credit issuer database, a third party and a third party database.

36-39. (Canceled).

40. (Original) The apparatus of claim 24, wherein the processing queue is dynamically determined and modified in a real-time format.

41. (Original) The apparatus of claim 24, wherein the processing queue is determined based upon a set of predetermined rules directed to at least one of the data fields of the consumer transaction data set.

42. (Previously presented) The apparatus of claim 24, wherein the processor mechanism is further configured to generate an indicator to a user, the indicator based upon the determined identifier.

43. (Original) The apparatus of claim 42, wherein the indicator is at least one of: (i) a visual indicator that is at least one of a letter, a symbol, a term, a word, a phrase, a number, a color, a picture and a visual representation; and (ii) an audio indicator that is at least one of a sound, an alarm, an audio file, a digital sound, and an analog sound.

44. (Previously presented) An apparatus for dynamically verifying a consumer engaged in a transaction with a merchant and authorizing the transaction, the apparatus comprising:

means for receiving a consumer transaction data set including a plurality of data fields into a central credit issuer database;

means for determining a processing queue based upon the data contained in at least one of the data fields in the consumer transaction data set, the processing queue including a plurality of prioritized target transactions;

means for comparing at least one data field from the consumer transaction data set directed to the consumer engaged in the prioritized target transaction with at least one data field in at least one of the central credit issuer database and a third party database;

means for determining an identifier based upon the comparison; and

means for transmitting information based on the identifier to the merchant instructing the merchant of an action to take, wherein the transmitting is completed prior to at least one of goods being shipped by the merchant to the consumer and services being performed by the merchant and wherein the action is based on ~~non-merchant defined rules~~ at least the processing queue determined by the credit issuer;  
and

HAYNES AND BOONE, LLP

18200 Van Korman  
SUITE 725  
Irvine, CA 92612  
(949) 752-7040  
FAX (949) 200-0853

means for determining a verification queue of prioritized verification target consumers and performing an action directed to at least one of the verification target consumers and a verification target transaction, wherein the verification queue is dynamically determined and modified in a real-time format and determined based upon a set of predetermined rules directed to at least one of the data fields of at least one of the consumer transaction data set, the central credit issuer database and the identifier if further action is needed.

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18209 Von Karman  
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Irvine, CA 92612  
(949) 752-7040  
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